

| | | | |
|--|-------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Alex Fink | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Diane Fink | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 13-11106-TPA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alex Fink

Diane Fink

3/28/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Alex Fink
Diane Fink
DebtorsCase No. 13-11106-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin
Form ID: 3180WPage 1 of 4
Total Noticed: 73

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db +Alex Fink, 211 Frozen Toe Lane, Polk, PA 16342-4427
jdb +Diane Fink, 211 Frozen Toe Lane, Polk, PA 16342-4427
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
13725305 +Andrew F. Gornall, Esquire, Goldbeck, McCafferty & McKeever, 701 Market Street,
Suite 5000, Philadelphia, PA 19106-1541
13778684 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
13725316 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,
Suite 2200, Gulf Tower, Pittsburgh, PA 15219
13709525 #+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
13709519 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)
13777874 +Ferrellgas, One Liberty Plaza MD40, Liberty Mo 64068-2971
13725326 Gettington, 6250 Ridgewood Road, Cedar Lake, IN 46303
13725332 +Katsur, 926 Great Pond Dr Suite 2003, Altamonte Springs, FL 32714-7244
14965616 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,
Greenville, SC 29603-0826
13725338 +Primary Financial Services, 3115 North 3rd Ave, Suite 112, Phoenix, AZ 85013-4387
13790420 +Real Estate Mortgage Network, Inc., c/o Cenlar, FSB, Attention Payment Processing,
425 Phillips Boulevard, Ewing, NJ 08618-1430
13709541 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
13725340 Salute, PO Box 105555, Atlanta, GA 30348-5555
13709544 +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715
13709547 +Sps, 10401 Deerwood Par, Jacksonville, FL 32256-5007
13709548 +Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-6497
13709550 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
13709551 +Tribute, Po Box 105555, Atlanta, GA 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 29 2019 02:37:20 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Mar 29 2019 06:18:00 PRA Receivables Management, LLC, POB 41067,
NORFOLK, VA 23541-1067
cr EDI: RECOVERYCORP.COM Mar 29 2019 06:18:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13748437 +E-mail/Text: bncmail@w-legal.com Mar 29 2019 02:37:50 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13713995 EDI: AIS.COM Mar 29 2019 06:18:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13709516 +EDI: TSYS2.COM Mar 29 2019 06:18:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
13748240 EDI: RECOVERYCORP.COM Mar 29 2019 06:18:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13725313 EDI: COMCASTCBLCENT Mar 29 2019 06:18:00 Comcast, P.O. Box 3012,
Southeastern, PA 19398-3012
13709517 +EDI: CAPITALONE.COM Mar 29 2019 06:18:00 Cap One, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
13709518 +E-mail/Text: bankruptcy@capvs.com Mar 29 2019 02:37:56 Cavalry Portfolio Serv,
500 Summit Lake Dr, Valhalla, NY 10595-2322
13714576 +E-mail/Text: bankruptcy@capvs.com Mar 29 2019 02:37:56 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13709520 +E-mail/Text: kzoepfel@credit-control.com Mar 29 2019 02:37:40 Central Loan Admin & R,
425 Phillips Blvd, Ewing, NJ 08618-1430
13725310 +E-mail/Text: kzoepfel@credit-control.com Mar 29 2019 02:37:40
Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
13709521 +EDI: CHASE.COM Mar 29 2019 06:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13709522 +EDI: BLUESTEM Mar 29 2019 06:19:00 Cit/Fhut, 6250 Ridgewood Road,
St Cloud, MN 56303-0820
13709523 +EDI: WFNBN.COM Mar 29 2019 06:18:00 Comenity Bank/Brylnhme, Po Box 182789,
Columbus, OH 43218-2789
13709524 +EDI: RCSFNBMARIN.COM Mar 29 2019 06:18:00 Credit One Bank, Po Box 98875,
Las Vegas, NV 89193-8875
13765050 +E-mail/Text: kborkley@bernsteinlaw.com Mar 29 2019 02:38:15 Duquesne Light Company,
c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13791282 EDI: CBSMASON Mar 29 2019 06:19:00 Figi's Companies, Inc.,
ATTENTION: Recovery Operations, P.O. Box 7713, Marshfield, WI 54449-7713
13709528 +EDI: CBSMASON Mar 29 2019 06:19:00 Figis Inc, 3200 S Central Ave,
Marshfield, WI 54404-0002
13725319 +EDI: BLUESTEM Mar 29 2019 06:19:00 Fingerhut/Metbk, Post Office Box 166,
Newark, NJ 07101-0166
13709529 +EDI: AMINFOFP.COM Mar 29 2019 06:18:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868

District/off: 0315-1

User: lfin
Form ID: 3180W

Page 2 of 4
Total Noticed: 73

Date Rcvd: Mar 28, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13725321 +EDI: RMSC.COM Mar 29 2019 06:18:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
Miami, FL 33131-1605
13725322 EDI: RMSC.COM Mar 29 2019 06:18:00 GE Capital Retail Bank, POB 965033,
Orlando, FL 32896-5033
13709530 EDI: RMSC.COM Mar 29 2019 06:18:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13709531 +EDI: RMSC.COM Mar 29 2019 06:18:00 Gecrb/Paypal Smart Con, Po Box 965005,
Orlando, FL 32896-5005
13709532 +EDI: RMSC.COM Mar 29 2019 06:18:00 Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024
13725327 +EDI: HFC.COM Mar 29 2019 06:18:00 HSBC, Post Office Box 17906, San Diego, CA 92177-7906
13725328 +EDI: HFC.COM Mar 29 2019 06:18:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
13725329 +EDI: IRS.COM Mar 29 2019 06:18:00 Internal Revenue Service,
William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727,
Pittsburgh, PA 15222-4107
13721636 EDI: JEFFERSONCAP.COM Mar 29 2019 06:18:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
13788261 EDI: RESURGENT.COM Mar 29 2019 06:18:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13709535 +EDI: RESURGENT.COM Mar 29 2019 06:18:00 Lvnv Funding Llc, Po Box 10497,
Greenville, SC 29603-0497
13786527 EDI: MERRICKBANK.COM Mar 29 2019 06:18:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
13709536 +EDI: MERRICKBANK.COM Mar 29 2019 06:18:00 Merrick Bank, Po Box 9201,
Old Bethpage, NY 11804-9001
13709537 +EDI: MID8.COM Mar 29 2019 06:18:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
13709538 +E-mail/Text: Bankruptcies@nragroup.com Mar 29 2019 02:38:30 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
13762581 EDI: PRA.COM Mar 29 2019 06:18:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13873427 EDI: PRA.COM Mar 29 2019 06:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
13709539 +EDI: PRA.COM Mar 29 2019 06:18:00 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
13737131 +E-mail/Text: csidl@sbcglobal.net Mar 29 2019 02:38:03 Premier Bankcard/ Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
13731074 EDI: Q3G.COM Mar 29 2019 06:18:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
13745190 EDI: Q3G.COM Mar 29 2019 06:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13716504 EDI: RECOVERYCORP.COM Mar 29 2019 06:18:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13791596 EDI: AGFINANCE.COM Mar 29 2019 06:18:00 SPRINGLEAF FINANCIAL SERVICES, PO BOX 971,
EVANSVILLE, IN 47706
13709545 EDI: AGFINANCE.COM Mar 29 2019 06:18:00 Springleaf Financial S, 535 Clairton Blvd Ste 37,
Pleasant Hills, PA 15236
13725343 EDI: AGFINANCE.COM Mar 29 2019 06:18:00 Springleaf Financial, 535 Clairton Blvd Ste 37,
Pleasant Hills, PA 15236
13725344 EDI: AGFINANCE.COM Mar 29 2019 06:18:00 Springleaf Financial, 618 Indiana Street,
Evansville, IN 47731
13725346 EDI: AGFINANCE.COM Mar 29 2019 06:18:00 Springleaf Financial Services, P.O. Box 3251,
Evansville, IN 47731
13709543 +EDI: CBS7AVE Mar 29 2019 06:18:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
13709549 +EDI: CITICORP.COM Mar 29 2019 06:18:00 Thd/Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
13725352 +E-mail/Text: BankruptcyNotice@upmc.edu Mar 29 2019 02:38:08 UPMC Mercy,
1400 Locust Street, Pittsburgh, PA 15219-5114

TOTAL: 52

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Real Estate Mortgage Network, Inc.
13709526 Fhut/Metbk
13709527 Fhut/Webbk
13709533 Gettington
13709534 Katsur
13709540 Primaryfin
13709542 Salute
13709546 Sprnglffin
cr* +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,
Greenville, SC 29603-0826
13725306* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13725307* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13725308* +Cavalry Portfolio Serv, 500 Summit Lake Dr, Valhalla, NY 10595-2322
13725311* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13725312* +Cit/Fhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
13725314* +Comenity Bank/Brylnhme, Po Box 182789, Columbus, OH 43218-2789
13725315* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
13725317* +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175

District/off: 0315-1

User: lfin
Form ID: 3180W

Page 3 of 4
Total Noticed: 73

Date Rcvd: Mar 28, 2019

***** BYPASSED RECIPIENTS (continued) *****

13725309* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)

13725318* +Figis Inc, 3200 S Central Ave, Marshfield, WI 54404-0002

13725320* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

13725323* +Gecrb/Jcp, Po Box 984100, El Paso, TX 79998

13725324* +Gecrb/Paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005

13725325* +Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024

13725330* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

13725331* +Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230

13721640* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

13721682* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

13725333* +Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497

13725334* +Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001

13725335* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

13725336* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036

13767767* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

13725337* +Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

13758177* +Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208

13725339* +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426

13725345* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, 535 Clairton Blvd Ste 37, Pleasant Hills, PA 15236)

13725341* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364

13725342* +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715

13725347* +Sps, 10401 Deerwood Par, Jacksonville, FL 32256-5007

13725348* +Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-6497

13725349* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

13725350* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

13725351* +Tribute, Po Box 105555, Atlanta, GA 30348-5555

13714419 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 8, * 35, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Real Estate Mortgage Network, Inc.
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Real Estate Mortgage Network, Inc.
bkgroup@kmlawgroup.com
Matthew John McClelland on behalf of Creditor Real Estate Mortgage Network, Inc.
bkgroup@kmlawgroup.com
Office of the United States Trustee ustprejon03.pi.ecf@usdoj.gov

District/off: 0315-1

User: lfin
Form ID: 3180W

Page 4 of 4
Total Noticed: 73

Date Rcvd: Mar 28, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Paul W. McElrath, Jr. on behalf of Joint Debtor Diane Fink ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Alex Fink ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8